

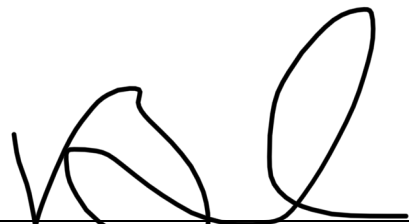
**STATEMENT OF RELATED CASES**  
**INFORMATION REQUIRED BY LBR 1015-2**  
**UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)  
None
2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)  
None
3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)  
None
4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A/B that was filed with any such prior proceeding(s).)  
None

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Cerritos, California

Date: 09/19/2022

  
\_\_\_\_\_  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number 2:22-bk-14947ER  
(If known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

##### Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B* ..... \$ 0.00

1b. Copy line 62, Total personal property, from *Schedule A/B* ..... \$ 15,750.00

1c. Copy line 63, Total of all property on *Schedule A/B* ..... **\$ 15,750.00**

#### Part 2: Summarize Your Liabilities

##### Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* ..... \$ 3,724.00

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* ..... \$ 0.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* ..... + \$ 14,006,513.00

**Your total liabilities** **\$ 14,010,237.00**

#### Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I* ..... \$ 4,693.81

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J* ..... \$ 4,693.81

Debtor 1

Vanessa Orozco

First Name

Middle Name

Last Name

Case number (if known) 2:22-bk-14947ER

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**

**Total claim**

**From Part 4 on *Schedule E/F*, copy the following:**

- 9a. Domestic support obligations (Copy line 6a.) \$ \_\_\_\_\_
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ \_\_\_\_\_
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ \_\_\_\_\_
- 9d. Student loans. (Copy line 6f.) \$ \_\_\_\_\_
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ \_\_\_\_\_
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ \_\_\_\_\_
- 9g. **Total.** Add lines 9a through 9f. \$ \_\_\_\_\_

**Fill in this information to identify your case and this filing:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number 2:22-bk-14947ER  
(if known)

☐ Check if this is  
an amended  
filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2  
☐ Yes. Where is the property?

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: Audi  
Model: A5  
Year: 2010  
Approximate mileage: 130000

Other information:

Condition: Good;

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| \$ 4,500.00                           | \$ 4,500.00                           |

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$4,500.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following?

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☒ No  
☐ Yes. Describe...

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe...

Laptop, Cell Phone

\$ 400.00

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe...

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe...

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe...

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe...

Clothing and Shoes

\$ 1,000.00

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver

- ☐ No  
☒ Yes. Describe...

Costume Jewelry

\$ 100.00

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

- ☒ No  
☐ Yes. Describe...

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information...

**15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....**

\$ 1,500.00

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No  
☐ Yes.....

Cash ..... \$ \_\_\_\_\_

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes.....

Institution name:

17.1. Checking account:

Schools First Credit Union

\$ 0.00

17.2. Savings account:

School First Credit Union (Savings Account)

\$ 0.00

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☐ No☒ Yes.....

Institution or issuer name:

Neft Vodka USA

\$ 6,250.00

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.....**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No☐ Yes. List each account separately**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes.....**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years...

Estimated Tax Refund

Federal: \$ 3,500.00State: \$ 0.00Local: \$ 0.00**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information....**31. Interests in insurance policies**☒ No☐ Yes. Name the insurance company of each policy and list its value....**32. Any interest in property that is due you from someone who has died**☒ No☐ Yes. Give specific information....**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**☒ No☐ Yes. Give specific information....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Give specific information....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information...**36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....>**

\$9,750.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership☒ No☐ Yes. Give specific information...**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

**Part 8: List the Totals of Each Part of this Form**

|  |              |                               |                |
|--|--------------|-------------------------------|----------------|
| 55. Part 1: Total real estate, line 2.....>                      |              |                               | \$0.00         |
| 56. Part 2: Total vehicles, line 5                               | \$ 4,500.00  |                               |                |
| 57. Part 3: Total personal and household items, line 15          | \$ 1,500.00  |                               |                |
| 58. Part 4: Total financial assets, line 36                      | \$ 9,750.00  |                               |                |
| 59. Part 5: Total business-related property, line 45             | \$ 0.00      |                               |                |
| 60. Part 6: Total farm- and fishing-related property, line 52    | \$ 0.00      |                               |                |
| 61. Part 7: Total other property not listed, line 54             | + \$ 0.00    |                               |                |
| 62. Total personal property. Add lines 56 through 61 .....       | \$ 15,750.00 | Copy personal property total> | + \$ 15,750.00 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |              |                               | \$ 15,750.00   |



**Fill in this information to identify your case:**

|  |                 |             |           |
|--|-----------------|-------------|-----------|
| Debtor 1   | Vanessa Orozco  |             |           |
|  | First Name      | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)  |                 |             |           |
|  | First Name      | Middle Name | Last Name |
| United States Bankruptcy Court for the: Central District of California |                 |             |           |
| Case number<br>(if known)  | 2:22-bk-14947ER |             |           |

☐ Check if this is an amended filing

Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property          | Current value of the portion you own<br><br>Copy the value from <i>Schedule A/B</i> | Amount of the exemption you claim<br><br>Check only one box for each exemption  | Specific laws that allow exemption    |
|---|---|---|---------------------------------------|
| 2010 Audi A5<br><br>Brief description:<br><br>Line from <i>Schedule A/B</i> : 3.1                   | \$ 4,500.00   | <input checked="" type="checkbox"/> \$ 776.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Cal. Civ. Proc. Code § 703.140 (b)(2) |
| Electronics - Laptop, Cell Phone<br><br>Brief description:<br><br>Line from <i>Schedule A/B</i> : 7 | \$ 400.00   | <input checked="" type="checkbox"/> \$ 400.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Clothing - Clothing and Shoes<br><br>Brief description:<br><br>Line from <i>Schedule A/B</i> : 11   | \$ 1,000.00   | <input checked="" type="checkbox"/> \$ 1,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Cal. Civ. Proc. Code § 703.140 (b)(3) |

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

Debtor

Vanessa Orozco

Main Document

Page 10 of 38

Case number (if known)

2:22-bk-14947ER

First Name

Middle Name

Last Name

**Part 2: Additional Page**

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own<br>Copy the value from Schedule A/B | Amount of the exemption you claim<br>Check only one box for each exemption               | Specific laws that allow exemption    |
|--|--|--|---------------------------------------|
| Jewelry - Costume Jewelry  |  |  | Cal. Civ. Proc. Code § 703.140 (b)(4) |
| Brief description:   | \$ 100.00  | <input checked="" type="checkbox"/> \$ 100.00  |                                       |
| Line from <i>Schedule A/B</i> : 12   |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Neft Vodka USA   |  |  | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Brief description:   | \$ 6,250.00  | <input checked="" type="checkbox"/> \$ 6,250.00  |                                       |
| Line from <i>Schedule A/B</i> : 18   |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Estimated Tax Refund (owed to debtor)  |  |  | Cal. Civ. Proc. Code § 703.140 (b)(5) |
| Brief description:   | \$ 3,500.00  | <input checked="" type="checkbox"/> \$ 3,500.00  |                                       |
| Line from <i>Schedule A/B</i> : 28   |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |
| Brief description:   | \$   | <input type="checkbox"/> \$  |                                       |
| Line from <i>Schedule A/B</i> :  |  | <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit |                                       |

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number (if know) 2:22-bk-14947ER

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| Column A<br>Amount of claim Do not deduct the value of collateral. | Column B<br>Value of collateral that supports this claim | Column C<br>Unsecured portion If any |
|--|--|--------------------------------------|
|--|--|--------------------------------------|

| 2.1   | Describe the property that secures the claim:   | \$ 3,724.00 | \$ 4,500.00 | \$ 0.00 |
|---|---|-------------|-------------|---------|
| <p>Schoolsfirst Fcu<br/>Creditor's Name</p> <p>Po Box 11547<br/>Number Street</p> <p>Santa Ana CA 92711<br/>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>2018</u></p> | <p>2010 Audi A5 - \$4,500.00</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number 0800</p> |             |             |         |
| Add the dollar value of your entries in Column A on this page. Write that number here:  |   | \$ 3,724.00 |             |         |

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number  
(if know) 2:22-bk-14947ER

☐ Check if this is  
an amended  
filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

**1. Do any creditors have priority unsecured claims against you?**

- ☒ No. Go to Part 2.  
☐ Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing else to report in this part. Submit to the court with your other schedules.  
☒ Yes. Fill in all of the information below.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

**Total claim**

|     |   |  |                  |
|-----|---|--|------------------|
| 4.1 | <p>Amsher Collection Serv<br/>Nonpriority Creditor's Name</p> <p>4524 Southlake Pkwy Ste<br/>Number Street</p> <p>Hoover AL 35244<br/>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.<br/> <input checked="" type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Is the claim subject to offset?</b><br/> <input checked="" type="checkbox"/> No<br/> <input type="checkbox"/> Yes</p> | <p><b>Last 4 digits of account number</b> 49**</p> <p><b>When was the debt incurred?</b> 2022</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b><br/> <input type="checkbox"/> Student loans<br/> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br/> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br/> <input checked="" type="checkbox"/> Other. Specify</p> | <p>\$ 511.00</p> |
|-----|---|--|------------------|

|     |   |   |
|-----|---|---|
| 4.2 | <p><b>Capital One</b></p> <p>Nonpriority Creditor's Name</p> <p>11013 W Broad St</p> <p>Number Street</p> <p>Glen Allen VA 23060</p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>  | <p><b>Last 4 digits of account number</b> ****</p> <p><b>When was the debt incurred?</b> 2017</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify</p> <p>\$ 558.00</p>                             |
| 4.3 | <p><b>First Premier Bank</b></p> <p>Nonpriority Creditor's Name</p> <p>601 S Minnesota Ave</p> <p>Number Street</p> <p>Sioux Falls SD 57104</p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>   | <p><b>Last 4 digits of account number</b> 6201</p> <p><b>When was the debt incurred?</b> 2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify</p> <p>\$ 1,328.00</p>                           |
| 4.4 | <p><b>Gerardo Chavez</b></p> <p>Nonpriority Creditor's Name</p> <p>c/o Straddling Yocca Carlson and Routh</p> <p>Number Street</p> <p>660 Newport Center Dr. Suite 1600</p> <p>Newport Beach CA 92660</p> <p>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> | <p><b>Last 4 digits of account number</b> 0537</p> <p><b>When was the debt incurred?</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Judgment Liens</p> <p>\$ 14,000,000.00</p> |

|     |  |   |
|-----|--|---|
| 4.5 | <p><b>Schoolsfirst Fcu</b><br/>         Nonpriority Creditor's Name</p> <p><b>Po Box 11547</b><br/>         Number Street</p> <p><b>Santa Ana CA 92711</b><br/>         City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.<br/> <input checked="" type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b><br/> <input checked="" type="checkbox"/> No<br/> <input type="checkbox"/> Yes</p>           | <p><b>Last 4 digits of account number</b> 5490<br/> <b>When was the debt incurred?</b> 2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b><br/> <input type="checkbox"/> Student loans<br/> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br/> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br/> <input checked="" type="checkbox"/> Other. Specify</p> <p style="text-align: right;"><b>\$ 606.00</b></p> |
| 4.6 | <p><b>The Bureaus Inc</b><br/>         Nonpriority Creditor's Name</p> <p><b>650 Dundee Rd Ste 370</b><br/>         Number Street</p> <p><b>Northbrook IL 60062</b><br/>         City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.<br/> <input checked="" type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b><br/> <input checked="" type="checkbox"/> No<br/> <input type="checkbox"/> Yes</p>  | <p><b>Last 4 digits of account number</b> 9***<br/> <b>When was the debt incurred?</b> 2020</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b><br/> <input type="checkbox"/> Student loans<br/> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br/> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br/> <input checked="" type="checkbox"/> Other. Specify</p> <p style="text-align: right;"><b>\$ 583.00</b></p> |
| 4.7 | <p><b>Uscb America</b><br/>         Nonpriority Creditor's Name</p> <p><b>355 S Grand Ave Ste 3200</b><br/>         Number Street</p> <p><b>Los Angeles CA 90071</b><br/>         City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.<br/> <input checked="" type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b><br/> <input checked="" type="checkbox"/> No<br/> <input type="checkbox"/> Yes</p> | <p><b>Last 4 digits of account number</b> 62**<br/> <b>When was the debt incurred?</b> 2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b><br/> <input type="checkbox"/> Student loans<br/> <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br/> <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br/> <input checked="" type="checkbox"/> Other. Specify</p> <p style="text-align: right;"><b>\$ 203.00</b></p> |

|      |  |   |             |
|------|--|---|-------------|
| 4.8  | Usccb America<br>Nonpriority Creditor's Name<br>355 S Grand Ave Ste 3200<br>Number Street<br>Los Angeles CA 90071<br>City State ZIP Code<br><b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number 61**<br>When was the debt incurred? 2020<br><b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify | \$ 222.00   |
| 4.9  | Usccb America<br>Nonpriority Creditor's Name<br>355 S Grand Ave Ste 3200<br>Number Street<br>Los Angeles CA 90071<br>City State ZIP Code<br><b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number 34**<br>When was the debt incurred? 2018<br><b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify | \$ 377.00   |
| 4.10 | Usccb America<br>Nonpriority Creditor's Name<br>355 S Grand Ave Ste 3200<br>Number Street<br>Los Angeles CA 90071<br>City State ZIP Code<br><b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt<br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Last 4 digits of account number 68**<br>When was the debt incurred? 2018<br><b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify | \$ 2,125.00 |

|             |   |   |         |
|-------------|---|---|---------|
| <b>4.11</b> | <b>Wf Efs</b><br>Nonpriority Creditor's Name<br><b>Po Box 84712</b><br>Number Street<br><b>Sioux Falls SD 57117</b><br>City State ZIP Code<br><b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim relates to a community debt</b><br><b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>Last 4 digits of account number</b> 0008<br><b>When was the debt incurred?</b> 2008<br><b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify | \$ 0.00 |
|-------------|---|---|---------|

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Wf Efs  
 Creditor's Name  
**Po Box 84712**  
 Number Street  
**Sioux Falls SD 57117**  
 City State ZIP Code

**On which entry in Part 1 or Part 2 did you list the original creditor?**

Line 4.11 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured

**Last 4 digits of account number** 0006

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

|                                 |   | Total claim   |
|---------------------------------|---|---|
| <b>Total claims from Part 1</b> | 6a. Domestic support obligations  | 6a. \$ <u>0.00</u>  |
|                                 | 6b. Taxes and certain other debts you owe the government  | 6b. \$ <u>0.00</u>  |
|                                 | 6c. Claims for death or personal injury while you were intoxicated  | 6c. \$ <u>0.00</u>  |
|                                 | 6d. Other. Add all other priority unsecured claims. Write that amount here.                                 | 6d. \$ <u>0.00</u>  |
|                                 | 6e. Total. Add lines 6a through 6d.   | 6e. <div style="border: 1px solid black; padding: 2px;">\$ <u>0.00</u></div>          |
| <b>Total claims from Part 2</b> | 6f. Student loans   | 6f. \$ <u>0.00</u>  |
|                                 | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. \$ <u>0.00</u>  |
|                                 | 6h. Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. \$ <u>0.00</u>  |
|                                 | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.                              | 6i. \$ <u>14,006,513.00</u>   |
|                                 | 6j. Total. Add lines 6f through 6i.   | 6j. <div style="border: 1px solid black; padding: 2px;">\$ <u>14,006,513.00</u></div> |



| Fill in this information to identify your case:                        |                 |             |           |
|--|-----------------|-------------|-----------|
| Debtor 1   | Vanessa Orozco  |             |           |
|  | First Name      | Middle Name | Last Name |
| Debtor 2   |                 |             |           |
| (Spouse, if filing)  | First Name      | Middle Name | Last Name |
| United States Bankruptcy Court for the: Central District of California |                 |             |           |
| Case number  | 2:22-bk-14947ER |             |           |
| (if know)  |                 |             |           |

☐ Check if this is  
an amended  
filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease | State what the contract or lease is for |
|--|---|
|  |   |

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number (if know) 2:22-bk-14947ER

☐ Check if this is  
an amended  
filing

Official Form 106H

**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☒ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

- ☐ No. Go to line 3.  
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
☒ No  
☐ Yes. In which community state or territory did you live? \_\_\_\_\_. Fill in the name and current address of that person.

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1

Francisco Orozco  
Name

\_\_\_\_\_  
Street

\_\_\_\_\_  
City State ZIP Code

- ☐ Schedule D, line \_\_\_\_  
☒ Schedule E/F, line 4.4  
☐ Schedule G, line \_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number 2:22-bk-14947ER  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

# Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

- ☒ Employed  
☐ Not employed

- ☐ Employed  
☐ Not employed

#### Occupation

Brand Manager

#### Employer's name

Neft Vodka

#### Employer's address

144 Penn St

Number Street

El Segundo, CA 90245

City State ZIP Code

How long employed there? 1 year 2 Months

## Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 5,833.34

\$ \_\_\_\_\_

3. **Estimate and list monthly overtime pay.**

3. + \$ 0.00

+ \$ \_\_\_\_\_

4. **Calculate gross income.** Add line 2 + line 3.

4. \$ 5,833.34

\$ \_\_\_\_\_

|   | For Debtor 1      | For Debtor 2 or non-filing spouse |  |
|---|-------------------|-----------------------------------|--|
| Copy line 4 here.....→ 4.   | \$ 5,833.34       | \$                                |  |
| 5. List all payroll deductions:   |                   |                                   |  |
| 5a. Tax, Medicare, and Social Security deductions   | 5a. \$ 723.04     | \$                                |  |
| 5b. Mandatory contributions for retirement plans  | 5b. \$ 0.00       | \$                                |  |
| 5c. Voluntary contributions for retirement plans  | 5c. \$ 0.00       | \$                                |  |
| 5d. Required repayments of retirement fund loans  | 5d. \$ 0.00       | \$                                |  |
| 5e. Insurance   | 5e. \$ 222.96     | \$                                |  |
| 5f. Domestic support obligations  | 5f. \$ 0.00       | \$                                |  |
| 5g. Union dues  | 5g. \$ 0.00       | \$                                |  |
| 5h. Other deductions. Specify: Reimbursement Phone  | 5h. + \$ 75.00    | + \$                              |  |
|   | \$                | \$                                |  |
|   | \$                | \$                                |  |
|   | \$                | \$                                |  |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.  | 6. \$ 1,021.00    | \$                                |  |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.  | 7. \$ 4,812.34    | \$                                |  |
| 8. List all other income regularly received:  |                   |                                   |  |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.   | 8a. \$ 0.00       | \$                                |  |
| 8b. Interest and dividends  | 8b. \$ 0.00       | \$                                |  |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.   | 8c. \$ 0.00       | \$                                |  |
| 8d. Unemployment compensation   | 8d. \$ 0.00       | \$                                |  |
| 8e. Social Security   | 8e. \$ 0.00       | \$                                |  |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify:  | 8f. \$ 0.00       | \$                                |  |
| 8g. Pension or retirement income  | 8g. \$ 0.00       | \$                                |  |
| 8h. Other monthly income. Specify:  | 8h. + \$ 0.00     | + \$                              |  |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.  | 9. \$ 0.00        | \$                                |  |
| 10. Calculate monthly income. Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$ 4,812.34 + | \$ = \$ 4,812.34                  |  |
| 11. State all other regular contributions to the expenses that you list in Schedule J.<br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: |                   |                                   | 11. + \$                                   |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.<br>Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies   |                   |                                   | 12. \$ 4,812.34<br>Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form?<br><input checked="" type="checkbox"/> No.<br><input type="checkbox"/> Yes. Explain:  |                   |                                   |  |

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California (State)

Case number 2:22-bk-14947ER  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

# **Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## **Part 1: Describe Your Household**

**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

**2. Do you have dependents?**

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

☒ No

☐ Yes

## **Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

**Your expenses**

4. \$ 1,850.00

**If not included in line 4:**

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Case number (if known) 2:22-bk-14947ER

|      |  | Your expenses  |
|------|--|----------------|
| 5.   | <b>Additional mortgage payments for your residence</b> , such as home equity loans   | 5. \$ 0.00     |
| 6.   | <b>Utilities:</b>  |                |
| 6a.  | Electricity, heat, natural gas   | 6a. \$ 100.00  |
| 6b.  | Water, sewer, garbage collection   | 6b. \$ 50.00   |
| 6c.  | Telephone, cell phone, Internet, satellite, and cable services   | 6c. \$ 250.00  |
| 6d.  | Other. Specify: _____  | 6d. \$ 0.00    |
| 7.   | <b>Food and housekeeping supplies</b>  | 7. \$ 450.00   |
| 8.   | <b>Childcare and children's education costs</b>  | 8. \$ 0.00     |
| 9.   | <b>Clothing, laundry, and dry cleaning</b>   | 9. \$ 225.00   |
| 10.  | <b>Personal care products and services</b>   | 10. \$ 201.00  |
| 11.  | <b>Medical and dental expenses</b>   | 11. \$ 125.00  |
| 12.  | <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$ 920.00  |
| 13.  | <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$ 100.00  |
| 14.  | <b>Charitable contributions and religious donations</b>  | 14. \$ 0.00    |
| 15.  | <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |                |
| 15a. | Life insurance   | 15a. \$ 0.00   |
| 15b. | Health insurance   | 15b. \$ 0.00   |
| 15c. | Vehicle insurance  | 15c. \$ 80.34  |
| 15d. | Other insurance. Specify: _____  | 15d. \$ 0.00   |
| 16.  | <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16. \$ 0.00    |
| 17.  | <b>Installment or lease payments:</b>  |                |
| 17a. | Car payments for Vehicle 1   | 17a. \$ 281.00 |
| 17b. | Car payments for Vehicle 2   | 17b. \$ 0.00   |
| 17c. | Other. Specify: _____  | 17c. \$ 0.00   |
| 17d. | Other. Specify: _____  | 17d. \$ 0.00   |
| 18.  | <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> | 18. \$ 0.00    |
| 19.  | <b>Other payments you make to support others who do not live with you.</b><br>Specify: Contributions to other family   | 19. \$ 180.00  |
| 20.  | <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |                |
| 20a. | Mortgages on other property  | 20a. \$ 0.00   |
| 20b. | Real estate taxes  | 20b. \$ 0.00   |
| 20c. | Property, homeowner's, or renter's insurance   | 20c. \$ 0.00   |
| 20d. | Maintenance, repair, and upkeep expenses   | 20d. \$ 0.00   |
| 20e. | Homeowner's association or condominium dues  | 20e. \$ 0.00   |

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Case number (if known) 2:22-bk-14947ER

21. **Other.** Specify: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

21. +\$ 0.00  
+\$ \_\_\_\_\_  
+\$ \_\_\_\_\_

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 4,812.34

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ \_\_\_\_\_

22c. \$ 4,812.34

**23. Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 4,812.34

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 4,812.34

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 0.00

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the Central District of California

Case number 2:22-bk-14947 ER  
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

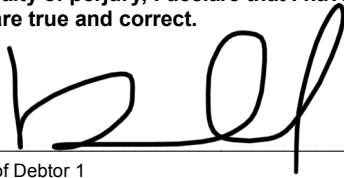
**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x   
Signature of Debtor 1

x \_\_\_\_\_  
Signature of Debtor 2

Date 09/19/2022  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY



Fill in this information to identify your case:

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number (if known) 2:22-bk-14947ER

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
- ☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
- ☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 lived there

Debtor 2:

Dates Debtor 2 lived there

20104 Burin Ave  
Number Street  
Torrance CA 90503  
City State ZIP Code

From 01/2012  
To 01/2022

☐ Same as Debtor 1

Number Street

City State ZIP Code

☐ Same as Debtor 1

From \_\_\_\_\_  
To \_\_\_\_\_

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H)

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

Debtor 1

Sources of income  
Check all that apply

Gross income  
(before deductions  
and exclusions)

From January 1 of current year until the date you filed for bankruptcy:

- ☒ Wages, commissions, bonuses, tips \$ 45,450.00
- ☐ Operating a business

Debtor 2

Sources of income  
Check all that apply

Gross income  
(before deductions  
and exclusions)

- ☐ Wages, commissions, bonuses, tips \$ \_\_\_\_\_
- ☐ Operating a business

Debtor

Vanessa Orozco

First Name Middle Name Last Name

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Case number(if known) 2:22-bk-14947ER

**For last calendar year:**(January 1 to December 31, 2021)

☒ Wages, commissions, bonuses, tips \$ 32,500.00

☐ Operating a business

☐ Wages, commissions, bonuses, tips \$ \_\_\_\_\_

☐ Operating a business

**For the calendar year before that:**(January 1 to December 31, 2020)

☒ Wages, commissions, bonuses, tips \$ 0.00

☐ Operating a business

☐ Wages, commissions, bonuses, tips \$ \_\_\_\_\_

☐ Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
- ☐ Yes. Fill in the details.

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

- ☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**  
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?** *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No.
- ☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No.
- ☐ Yes. List all payments that benefited an insider.

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

Debtor

Vanessa Orozco

First Name

Middle Name

Last Name

Main Document

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Case number(if known) 2:22-bk-14947ER

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

**Nature of the case****Court or agency****Status of the case**

Case title:

CHAVEZ V. OROZCO

Case number: MCC1800537

Business Dispute - Eventual Default Judgment obtained due to no response of Defendant/Debtor or the primary Defendant debtors father Francisco Orozco.;

Superior Court County of Riverside

Court Name

30755 D-Auld Road

Number Street

Murrieta CA 92563

City State ZIP Code

- ☐ Pending  
☐ On appeal  
☒ Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

**Describe the property****Date****Value of the property**

Gerardo Chavez (Straddling Yocca Carlson

Creditor's Name

&amp;Rauth)

Business Dispute - Eventual Default Judgment obtained due to no response of Defendant/Debtor or the primary Defendant debtors father Francisco Orozco.

09/2022\$ 1,200.00

660 Newport Center Dr. Suite 1600

Number Street

Newport Beach CA 92660

City State ZIP Code

**Explain what happened**

- ☐ Property was repossessed.  
☐ Property was foreclosed.  
☒ Property was garnished.  
☐ Property was attached, seized, or levied.

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions****13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

**Part 6: List Certain Losses****15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ☒ No  
☐ Yes. Fill in the details.

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
- ☒ Yes. Fill in the details.

| Description and value of any property transferred  |  | Date payment or transfer was made | Amount of payment       |
|--|--|-----------------------------------|-------------------------|
| Law Office of Erika Luna<br>Person Who Was Paid<br>18000 Studebaker Rd<br>Number Street<br>Suite 700<br>Cerritos CA 90703<br>City State ZIP Code<br>ealunalegal@gmail.com<br>Email or website address<br>Person Who Made the Payment, if Not You | \$313 Filing Fee, \$35 Credit Report, \$652 Attorneys Fees | 09/01/2022                        | \$ 1,000.00<br>\$ _____ |

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
- ☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
- ☐ Yes. Fill in the details.

### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
- ☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
- ☐ Yes. Fill in the details.

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

- ☒ No
- ☐ Yes. Fill in the details.

## Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Debtor

Vanessa Orozco

First Name

Middle Name

Last Name

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Case number(if known) 2:22-bk-14947 ER

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕

Signature of Debtor 1

✕

Signature of Debtor 2

Date 09/19/2022

Date \_\_\_\_\_

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number  
(if known) 2:22-bk-14947ER

☐ Check if this is  
an amended  
filing

**Official Form 108**

**Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral  | What do you intend to do with the property that secures a debt?                                     | Did you claim the property as exempt on Schedule C? |
|--|---|---|
| Creditor's name: <u>Schoolsfirst Fcu</u>                   | <input type="checkbox"/> Surrender the property.  | <input type="checkbox"/> No                         |
| Description of property securing debt: <u>2010 Audi A5</u> | <input type="checkbox"/> Retain the property and redeem it.   | <input checked="" type="checkbox"/> Yes             |
|  | <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .      |   |
|  | <input checked="" type="checkbox"/> Retain the property and [explain]:<br><u>Voluntary Payments</u> |   |

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

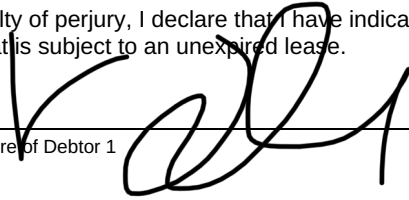
**Describe your unexpired personal property leases Will the lease be assumed?**

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✕

Signature of Debtor 1

Date 09/19/2022  
MM/DD/YYYY

✕

Signature of Debtor 2

Date 09/19/2022  
MM/DD/YYYY



|   |  |
|---|--|
| Attorney or Party Name, Address, Telephone & FAX<br>Nos., State Bar No. & Email Address<br>Erika Luna<br>18000 Studebaker Rd Suite 700<br>Cerritos, CA 90703<br>310-292-1954<br>562-381-9099<br>260813<br>ealunalegal@gmail.com | FOR COURT USE ONLY   |
| <b>UNITED STATES BANKRUPTCY COURT<br/>CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION</b>   |  |
| In re:<br>Vanessa Orozco  | CASE NO.: 2:22-bk-14947 ER<br>CHAPTER: 7   |
| Debtor(s).  | <b>DEBTOR'S ATTORNEY'S<br/>DISCLOSURE OF COMPENSATION<br/>ARRANGEMENT IN INDIVIDUAL<br/>CHAPTER 7 CASE</b><br>[LBR 2090-1(a)(3)] |

1. **Compensation Arrangement.** Pursuant to 11 U.S.C. § 329(a), FRBP 2016(b), and LBR 2090-1(a)(3) and (4), I disclose that:
  - a. I am the attorney for the Debtor.
  - b. Compensation that was paid to me, within one year before the petition was filed, or was agreed to be paid to me, for services rendered or to be rendered on behalf of the Debtor in contemplation of or in connection with this bankruptcy case, is as follows:
    - i. For legal services, I have agreed to accept ☐ an hourly rate of \$\_\_\_\_\_; or a ☒ flat fee of \$3,500.00
    - ii. ☒ Prior to filing this disclosure I received \$652.00
    - iii. ☒ The balance due is \$ 2,848.00
2. **Source of Compensation Paid Postpetition (Postpetition Compensation).**
  - a. **Already Paid.** The source(s) of the Postpetition Compensation paid to me was:  
☒ Debtor(s) ☐ Other (specify): \_\_\_\_\_
  - b. **To be Paid.** The source(s) of the Postpetition Compensation to be paid to me is:  
☒ Debtor(s) ☐ Other (specify): \_\_\_\_\_
3. **Sharing of Compensation Paid Postpetition.**
  - ☒ I have not agreed to share Postpetition Compensation with any other person unless they are members or regular associates of my law firm within the meaning of FRBP 9001(10).
  - ☐ I have agreed to share Postpetition Compensation with other person or persons who are not members or regular associates of my law firm within the meaning of FRBP 9001(10). Attached as Exhibit A is a copy of the agreement and a list of the names of the people sharing in the Postpetition Compensation.

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

4. **Limited Scope of Services.** A limited scope of appearance is permitted under LBR 2090-1(a)(3), unless otherwise required by the presiding judge. In return for the fee disclosed above, I have agreed to provide the required legal services indicated below in paragraph "a", and, if any are indicated, the additional services checked in paragraph "4.b".
- a. **Services required to be provided:**
- i. Analysis of the Debtor's financial situation, and advice to the Debtor in determining whether to file a bankruptcy petition;
  - ii. Preparation and filing of any petition, lists, schedules and statements and any other required case commencement documents; and
  - iii. Representation of the Debtor at the initial § 341(a) meeting of creditors.
- b. ☒ **Additional legal services I will provide:**
- i. ☒ Any proceeding related to relief from stay motions.
  - ii. ☒ Any proceeding involving an objection to the Debtor's discharge pursuant to 11 U.S.C. § 727.
  - iii. ☒ Any proceeding to determine whether a specific debt is nondischargeable under 11 U.S.C. § 523.
  - iv. ☐ Reaffirmation of a debt.
  - v. ☐ Any lien avoidance under 11 U.S.C. § 522(f)
  - vi. ☐ Other (*specify*):
5. If in the future I agree to represent the Debtor in additional matters, I will complete and file the Attorney's Disclosure of Postpetition Compensation, LBR form F 2016-1.4.ATTY.COMP.DISCLSR.

**DECLARATION OF ATTORNEY FOR THE DEBTOR**

I declare under penalty of perjury that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the Debtor in this bankruptcy case

Date: 09/19/2022

  
\_\_\_\_\_  
Signature of attorney for the Debtor

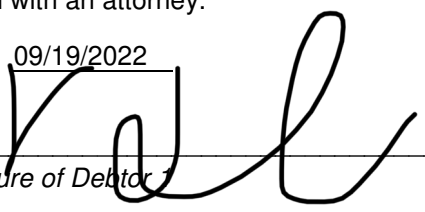
Erika Luna  
\_\_\_\_\_  
Printed name of attorney

Law Office of Erika Luna  
\_\_\_\_\_  
Printed name of law firm

**DECLARATION OF THE DEBTOR**

I/we declare under penalty of perjury that my attorney has explained to me/us the limited scope of representation as outlined above. I/we understand that I/we have paid or agreed to pay solely for the required services listed in paragraph 4a, and the additional services (if any) that are checked off in paragraph 4b above, and that I/we am representing myself/ourselves for any other proceedings unless a new agreement is reached with an attorney.

Date: 09/19/2022

  
\_\_\_\_\_  
Signature of Debtor 1

Vanessa Orozco  
\_\_\_\_\_  
Printed name of Debtor 1

Date: 09/19/2022

\_\_\_\_\_  
Signature of Debtor 2 (Joint Debtor)(if applicable)

\_\_\_\_\_  
Printed name of Debtor 2

## Fill in this information to identify your case:

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number 2:22-bk-14947ER  
(If known)

## Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

## Official Form 122A-1

## Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

- ☒ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|   | Column A<br>Debtor 1   | Column B<br>Debtor 2 or<br>non-filing spouse |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
|---|--|--|----------|--|----------|---|-----------------------|---|----------|--|----------|----------|--|----------|---|-----------------------|---|----------|
| 2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).   | \$ _____   | \$ _____                                     |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| 3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.   | \$ _____   | \$ _____                                     |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| 4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$ _____   | \$ _____                                     |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| 5. <b>Net income from operating a business, profession, or farm</b>   | <table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td>\$ _____</td> </tr> </tbody> </table> | Debtor 1                                     | Debtor 2 | Gross receipts (before all deductions) | \$ _____ | Ordinary and necessary operating expenses | — \$ _____ — \$ _____ | Net monthly income from a business, profession, or farm | \$ _____ | <table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table> | Debtor 1 | Debtor 2 | Gross receipts (before all deductions) | \$ _____ | Ordinary and necessary operating expenses | — \$ _____ — \$ _____ | Net monthly income from rental or other real property | \$ _____ |
| Debtor 1  | Debtor 2   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Gross receipts (before all deductions)  | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Ordinary and necessary operating expenses   | — \$ _____ — \$ _____  |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Net monthly income from a business, profession, or farm   | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Debtor 1  | Debtor 2   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Gross receipts (before all deductions)  | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Ordinary and necessary operating expenses   | — \$ _____ — \$ _____  |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Net monthly income from rental or other real property   | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| 6. <b>Net income from rental and other real property</b>  | <table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table>   | Debtor 1                                     | Debtor 2 | Gross receipts (before all deductions) | \$ _____ | Ordinary and necessary operating expenses | — \$ _____ — \$ _____ | Net monthly income from rental or other real property   | \$ _____ | <table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>— \$ _____ — \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table> | Debtor 1 | Debtor 2 | Gross receipts (before all deductions) | \$ _____ | Ordinary and necessary operating expenses | — \$ _____ — \$ _____ | Net monthly income from rental or other real property | \$ _____ |
| Debtor 1  | Debtor 2   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Gross receipts (before all deductions)  | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Ordinary and necessary operating expenses   | — \$ _____ — \$ _____  |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Net monthly income from rental or other real property   | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Debtor 1  | Debtor 2   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Gross receipts (before all deductions)  | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Ordinary and necessary operating expenses   | — \$ _____ — \$ _____  |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| Net monthly income from rental or other real property   | \$ _____   |  |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |
| 7. <b>Interest, dividends, and royalties</b>  | \$ _____   | \$ _____                                     |          |  |          |   |                       |   |          |  |          |          |  |          |   |                       |   |          |

Debtor 1

Vanessa Orozco

First Name

Middle Name

Last Name

Case number (if known) 2:22-bk-14947ER

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:  $\downarrow$

For you ..... \$ \_\_\_\_\_

For your spouse ..... \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

+ \$ \_\_\_\_\_

+ \$ \_\_\_\_\_

Total amounts from separate pages, if any.

- 11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ \_\_\_\_\_

+

\$ \_\_\_\_\_

=

\$ \_\_\_\_\_

Total current  
monthly income

**Part 2: Determine Whether the Means Test Applies to You**

- 12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11. .... Copy line 11 here  $\rightarrow$

\$ \_\_\_\_\_

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ \_\_\_\_\_

- 13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

\_\_\_\_\_

Fill in the number of people in your household.

\_\_\_\_\_

Fill in the median family income for your state and size of household. .... 13.

\$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

- 14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Case number (if known) 2:22-bk-14947 ER

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

x

Signature of Debtor 1

Date 09/19/2022  
MM / DD / YYYY

x

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

**Fill in this information to identify your case:**

Debtor 1 Vanessa Orozco  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number 2:22-bk-14947ER  
 (If known)

☐ Check if this is an amended filing

**Official Form 122A—1Supp**

**Statement of Exemption from Presumption of Abuse Under § 707(b)(2)** 12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

**Part 1: Identify the Kind of Debts You Have**

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” Make sure that your answer is consistent with the answer you gave on line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).
- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

**Part 2: Determine Whether Military Service Provisions Apply to You**

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
3. **Are you or have you been a Reservist or member of the National Guard?**
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ I am performing a homeland defense activity for at least 90 days.
- ☐ I performed a homeland defense activity for at least 90 days, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.